



**Gallagher**

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY  
MEDICAL CENTER

# PPO DENTAL INSURANCE

Provided by

**aetna**<sup>SM</sup>

# Postdoctoral Trainee Benefits Program

## Aetna Dental PPO - \$1500 Annual Max Benefit

Core Benefits	In-Network	Out-of-Network (MAX Plan)
Annual Deductible	\$0 per individual \$0 per family	\$50 per individual \$150 per family
<b><u>Preventive/Diagnostic Care</u></b>		
Routine Exams	0%	30%
Teeth Cleanings (Prophylaxis)	0%	30%
X-rays	0%	30%
<b><u>Basic Procedures</u></b>		
Fillings	20%	40%
Endodontics	20%	40%
Periodontics	20%	40%
Oral Surgery	20%	40%
<b><u>Major Procedures</u></b>		
Crowns	50%	50%
Bridgework	50%	50%
Dentures	50%	50%
<b><u>Orthodontia (child only)</u></b>		
Adolescent (to age 20)	50% (\$1,500 Lifetime Limit)	50% (\$1,500 Lifetime Limit)
Adult	Not Covered	Not Covered

For more detailed plan design information go to: <https://clients.garnett-powers.com/pd/vumc/documents/>

# Accessing the Out-of-Network Tier

## An example of how seeking Out-of-Network services can impact your out-of-pocket costs:

- Porcelain Crown on a molar - We will estimate that the usual, customary and reasonable charge that Aetna allows is \$800
- Per the out-of-network benefit structure, you will pay 50% (your coinsurance) toward that crown, which would be \$400
- In addition, if the out-of-network dentist performing your crown services charges more than what is considered usual, customary and reasonable, you will pay the \$400 **plus** any additional amount that the dentist wishes to charge. So, if the dentist charged \$900 for the crown in total, you would pay a total of \$500 for the crown, which includes the extra \$100 that the dentist charged above what is considered usual, customary and reasonable
- Using the out-of-network tier costs you more because the dentists do not discount their services per a provider contract, whereas those contracts do reduce your out-of-pocket costs in the In-Network PPO tier
- When you access care out-of-network, you and the insurance carrier incur more costs, consequently affecting the overall pricing of the plan